

United States Bankruptcy Court  
District of New Mexico

In re:  
Joel Alan Gaffney  
Debtor

Case No. 21-11322-j  
Chapter 7

District/off: 1084-1  
Date Rcvd: Dec 02, 2021

User: admin  
Form ID: pdfquest

Page 1 of 1  
Total Noticed: 1

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2021:**

Recip ID	Recipient Name and Address
db	+ Joel Alan Gaffney, 4200 Montgomery Blvd NE Apt 208, Albuquerque, NM 87109-1154

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2021 at the address(es) listed below:

Name	Email Address
United States Trustee	ustpregion20.aq.ecf@usdoj.gov
Yvette J. Gonzales	yjgllc@yahoo.com yg@trustesolutions.net

TOTAL: 2



## U.S. Department of Justice

Office of the United States Trustee, Region 20  
Districts of Kansas, Oklahoma and New Mexico

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421 Gold Avenue, SW, Room 112  
Albuquerque, New Mexico 87102      505/248-6544

### **ATTENTION DEBTORS WITHOUT AN ATTORNEY**

**SOME DEBTORS HAVE BEEN VICTIMIZED** by unscrupulous practices on the part of those who assisted them in preparing their bankruptcy petitions. Sometimes these fraudulent petition preparers claim to be affiliated with religious groups, non-profit or charitable organizations or even the government. Occasionally they represent themselves to be attorneys or affiliated with attorneys. Once they gain their victims' trust, they may demand an excessively large sum of money to file a bankruptcy case. In many instances they direct victims to pay mortgage or rent payments over to them and then fail to pay the money to the creditors. Some victims have even been persuaded to transfer ownership of their homes, only to find themselves evicted shortly thereafter. Alternatively, a debtor may be inadvertently drawn into a fraudulent scheme where their schedules are falsified to include property that does not belong to the debtor.

**FEDERAL LAW REQUIRES** all non-lawyers who assist debtors in the preparation of bankruptcy petitions to: (1) sign the bankruptcy documents; (2) provide their names, addresses, and social security numbers; (3) have debtors review all documents before they are signed; and (4) disclose any fees they have been paid or are still owed.

**FEDERAL LAW PROHIBITS** petition preparers from: (1) providing legal advice; (2) signing their clients' names on documents; (3) collecting or receiving court filing fees; and (4) using the word "legal" in their advertisements.

**PETITION PREPARERS WHO VIOLATE THIS LAW MAY BE SUBJECT TO FINES, PENALTIES AND EVEN PAYMENT OF DAMAGES TO THE DEBTOR OF \$2000 OR MORE. ALSO, IF THE PETITION PREPARER CHARGED MORE THAN THE VALUE OF THE SERVICES RENDERED, THE COURT MAY ORDER SOME OF THE MONEY REFUNDED.**

**ATTACHED IS A STATEMENT FOR YOU TO COMPLETE AND SIGN BEFORE YOU MEET WITH YOUR CASE TRUSTEE. You may retain this information sheet for your future reference. PLEASE MAKE CERTAIN THAT YOUR ANSWERS ARE AS COMPLETE AND ACCURATE AS POSSIBLE. YOUR ANSWERS WILL ASSIST YOUR CASE TRUSTEE AND THE UNITED STATES TRUSTEE IN PROTECTING YOUR RIGHTS AS A DEBTOR.**

**REV 8/2012**

# QUESTIONNAIRE FOR DEBTORS WITHOUT AN ATTORNEY

Debtor's Name: \_\_\_\_\_ Case No.: \_\_\_\_\_

Debtor's Current Address: \_\_\_\_\_

Debtor's Telephone No.: \_\_\_\_\_

Name of Case Trustee: \_\_\_\_\_ Date of § 341(a) Meeting: \_\_\_\_\_

1. I paid *someone* to assist me in preparing my bankruptcy documents: YES \_\_\_\_\_ NO \_\_\_\_\_ **OR**

I obtained bankruptcy documents or services from the Internet: YES \_\_\_\_\_ NO \_\_\_\_\_

**(If no to the above questions, skip the rest of the questions and sign and date this document at the bottom).**

2. **Information regarding petition preparer / Internet provider:**

Name: \_\_\_\_\_

Company: \_\_\_\_\_ Telephone No.: \_\_\_\_\_

Address / Web site: \_\_\_\_\_

3. Amount paid : \_\_\_\_\_ Date of payment: \_\_\_\_\_

The amount I paid included the court filing fees Yes \_\_\_\_\_ No \_\_\_\_\_  
if no, amount paid for filing fee: \_\_\_\_\_

The filing fee was paid by: cash \_\_\_\_\_ check \_\_\_\_\_ money order \_\_\_\_\_ installments \_\_\_\_\_

Was the payment made payable to the U.S. Bankruptcy Court Yes \_\_\_\_\_ No \_\_\_\_\_

4. I was given a copy of petition and schedules before they were signed and filed. YES \_\_\_\_\_ NO \_\_\_\_\_

5. I did sign my own name on the petition and schedules. YES \_\_\_\_\_ NO \_\_\_\_\_

6. At any time did the petition preparer say or indicate that he/she was an attorney or working with an attorney?  
YES \_\_\_\_\_ NO \_\_\_\_\_

7. The person who assisted me explained the difference between Chapter 7 and Chapter 13.  
YES \_\_\_\_\_ NO \_\_\_\_\_

8. The person who assisted me explained what an exemption was. YES \_\_\_\_\_ NO \_\_\_\_\_

9. I was directed to make my mortgage/rent payments to someone other than my creditor/landlord.  
YES \_\_\_\_\_ NO \_\_\_\_\_

The person I was directed to make payments to: \_\_\_\_\_

11. I was directed to transfer the title to my home. YES \_\_\_\_\_ NO \_\_\_\_\_

The person I transferred title to is: \_\_\_\_\_

12. I was directed to put false information on my bankruptcy documents. YES \_\_\_\_\_ NO \_\_\_\_\_

The false information is: \_\_\_\_\_

13. I was directed to say I had no assistance in preparing my documents. YES \_\_\_\_\_ NO \_\_\_\_\_

14. I completed this document with the help of the bankruptcy petition preparer or someone from the preparer's company.  
YES \_\_\_\_\_ NO \_\_\_\_\_

**I declare under penalty of perjury that the foregoing is true and correct.**

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

DATE: \_\_\_\_\_

**PLEASE GIVE THIS COMPLETED DOCUMENT TO YOUR TRUSTEE AT YOUR CREDITORS MEETING  
AND RETAIN THE ATTACHED LETTER FOR YOUR FUTURE REFERENCE.**

Rev 8/2012